

Information to identify the case:

Debtor 1	<u>Brian A Lauritsen</u>	Social Security number or ITIN	xxx-xx-9465
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Bobbie M Lauritsen</u>	Social Security number or ITIN	xxx-xx-4502
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-70307-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brian A Lauritsen
dba Lauritsen Transport LLC, dba Lauritsen
Transport

Bobbie M Lauritsen

3/13/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Brian A Lauritsen
Bobbie M Lauritsen
Debtors

Case No. 21-70307-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Mar 13, 2023

Form ID: 318

Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2023:

Recip ID	Recipient Name and Address
db	+ Brian A Lauritsen, 130 E 21st Ave, Altoona, PA 16601-4468
jdb	#+ Bobbie M Lauritsen, 130 E 21st Ave, Altoona, PA 16601-4468
tr	++ LISA M SWOPE, NEUGEBAUER & SWOPE P C, 219 SOUTH CENTER STREET P O BOX 270, EBENSBURG PA 15931-0270 address filed with court:, Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
cr	+ First Commonwealth Bank, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1220
15399216	+ Allegheny Resources LLC, co Stephen Elggren, PO Box 1726, Draper, UT 84020-1726
15399219	Bank Of The West, Consumer Product Servicing, Omaha, NE 68103
15399234	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15399238	+ Law Office Of Stephen Elggren, PO Box 1726, Draper, UT 84020-1726
15399239	+ McKenzie Banking Company, P.O. Box 220, Mc Kenzie, TN 38201-0220
15419174	+ Northwest Bank, PO Box 337, Warren, PA 16365-0337
15399240	+ Nw Bank Fka Nw Savngs, 100 Liberty St, Warren, PA 16365-2411
15399241	+ On Deck Capital, Inc., 12 Powder Springs Street, Suite 240, Marietta, GA 30064-7205
15400916	Peoples Natural Gas Company LLC, c/o GRB Law, Frick Building, 437 Grant St., 14th Floor, Pittsburgh, PA 15219
15399242	+ Rd/bpm/onnix, 595 S. Riverwoods Parkway, Logan, UT 84321-6838
15550902	+ Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh PA 15235-5407

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BLMSWOPE	Mar 14 2023 03:32:00	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
smg	EDI: PENNDEPTREV	Mar 14 2023 03:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 13 2023 23:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 14 2023 03:32:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 13 2023 23:34:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM		

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		Mar 14 2023 03:32:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: RECOVERYCORP.COM		
		Mar 14 2023 03:32:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com		
		Mar 13 2023 23:34:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15399215	+ Email/Text: backoffice@affirm.com		
		Mar 13 2023 23:35:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
15399217	+ EDI: GMACFS.COM		
		Mar 14 2023 03:32:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15404364	Email/PDF: bncnotices@becket-lee.com		
		Mar 13 2023 23:40:02	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15403007	+ Email/Text: bknotices@bankofthewest.com		
		Mar 13 2023 23:35:59	BANK OF THE WEST, 2527 CAMINO RAMON, SAN RAMON, CA 94583-4213
15399218	+ EDI: BANKAMER.COM		
		Mar 14 2023 03:32:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15400317	+ EDI: BANKAMER2.COM		
		Mar 14 2023 03:32:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15401665	EDI: BANKAMER.COM		
		Mar 14 2023 03:32:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
15402069	Email/Text: Bankruptcy.RI@Citizensbank.com		
		Mar 13 2023 23:34:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston, RI 02919
15399225	Email/Text: Bankruptcy.RI@Citizensbank.com		
		Mar 13 2023 23:34:00	Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
15399220	+ Email/PDF: resurgentbknofications@resurgent.com		
		Mar 13 2023 23:40:02	Cach LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15399221	+ EDI: CAPITALONE.COM		
		Mar 14 2023 03:32:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15399222	+ Email/Text: bankruptcy@cavps.com		
		Mar 13 2023 23:35:00	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15399223	+ Email/Text: bankruptcy@cavps.com		
		Mar 13 2023 23:35:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15399224	+ EDI: CITICORP.COM		
		Mar 14 2023 03:32:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15399226	+ EDI: WFNNB.COM		
		Mar 14 2023 03:32:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15399227	+ EDI: WFNNB.COM		
		Mar 14 2023 03:32:00	Comenitycapital/ikeapc, Po Box 182120, Columbus, OH 43218-2120
15399228	+ EDI: WFNNB.COM		
		Mar 14 2023 03:32:00	Comenitycb/davidsbride, Po Box 182120, Columbus, OH 43218-2120
15399229	+ EDI: WFNNB.COM		
		Mar 14 2023 03:32:00	Comenitycb/dntfirst, Po Box 182120, Columbus, OH 43218-2120
15399230	+ EDI: CRFRSTNA.COM		
		Mar 14 2023 03:32:00	Credit First N A, Pob 81315, Cleveland, OH 44181-0315
15399231	EDI: DISCOVER.COM		
		Mar 14 2023 03:32:00	Discover Bank, Po Box 30954, Salt Lake City, UT 84130
15399232	+ EDI: DISCOVER.COM		
		Mar 14 2023 03:32:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15561527	+ EDI: DISCOVERPL		
		Mar 14 2023 03:32:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
15440311	Email/Text: EBNBKNOT@ford.com		

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		Mar 13 2023 23:35:00	Ford Motor Credit Company LLC, PO Box 62180, Colorado Springs, CO 80962-2180
15399233	+ Email/Text: SAABankruptcy@fcbanking.com	Mar 13 2023 23:34:00	First Commonwealth Ban, 22 North Sixth St, Indiana, PA 15701-1802
15403510	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Mar 13 2023 23:34:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
15409178	EDI: JPMORGANCHASE	Mar 14 2023 03:32:00	JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219
15399235	EDI: JPMORGANCHASE	Mar 14 2023 03:32:00	Jpmcb Auto, P.o. Box 901003, Fort Worth, TX 76101
15399236	EDI: JPMORGANCHASE	Mar 14 2023 03:32:00	Jpmcb Home, 700 Kansas Lane, Monroe, LA 71203
15404647	^ MEBN	Mar 13 2023 23:33:21	LAKEVIEW LOAN SERVICING, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
15407392	+ Email/Text: lcarson@hatlawfirm.com	Mar 13 2023 23:35:00	McKenzie Banking Company, c/o Hagwood and Tipton, P.C., P.O. Box 726, Paris, TN 38242-0726
15419174	+ Email/Text: heather.mauro@northwest.com	Mar 13 2023 23:34:00	Northwest Bank, PO Box 337, Warren, PA 16365-0337
15399244	Email/Text: Bankruptcy@swiftcapital.com	Mar 13 2023 23:34:00	SWIFT FINANCIAL, LLC, 3505 Silverside Rd, Wilmington, DE 19810
15508934	EDI: PRA.COM	Mar 14 2023 03:32:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15419359	EDI: PRA.COM	Mar 14 2023 03:32:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15402007	EDI: Q3G.COM	Mar 14 2023 03:32:00	Quantum3 Group LLC as agent for, JHPDE SPV II LLC, PO Box 788, Kirkland, WA 98083-0788
15409124	EDI: Q3G.COM	Mar 14 2023 03:32:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
15399243	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 13 2023 23:35:00	Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211
15399245	+ EDI: RMSC.COM	Mar 14 2023 03:32:00	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15399246	+ EDI: RMSC.COM	Mar 14 2023 03:32:00	Syncb/func, C/o Po Box 965036, Orlando, FL 32896-0001
15399248	+ EDI: RMSC.COM	Mar 14 2023 03:32:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15399249	+ EDI: RMSC.COM	Mar 14 2023 03:32:00	Syncb/ppc, Po Box 965005, Orlando, FL 32896-5005
15399250	+ EDI: RMSC.COM	Mar 14 2023 03:32:00	Syncb/ppmc, Po Box 965005, Orlando, FL 32896-5005
15399251	+ EDI: RMSC.COM	Mar 14 2023 03:32:00	Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005
15399252	+ EDI: RMSC.COM	Mar 14 2023 03:32:00	Syncb/sams, Po Box 965005, Orlando, FL 32896-5005
15419469	+ EDI: RMSC.COM	Mar 14 2023 03:32:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15399401	+ EDI: RMSC.COM	Mar 14 2023 03:32:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15399253	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 13 2023 23:34:00	Tbom/atls/fortiva, Pob 105555, Atlanta, GA

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15399254	+ EDI: CITICORP.COM	Mar 14 2023 03:32:00	30348-5555 Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15399255	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 13 2023 23:34:00	Toyota Motor Credit, 10040 N. 25th Ave., Phoenix, AZ 85021-1601
15405803	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 13 2023 23:34:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15399256	^ MEBN	Mar 13 2023 23:33:31	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 59

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank of the West, its assignees and/or successors
cr		Ford Motor Credit Company, LLC
cr		Harley-Davidson Credit Corp.
cr		JPMORGAN Chase Bank, National Association
cr		LAKEVIEW LOAN SERVICING, LLC
cr		Rushmore Loan Management Services LLC
cr		Swift Financial, LLC, as servicing agent for WebBa
cr		Toyota Motor Credit Corporation
15403106		Ford Motor Credit Company, LLC
15399237		Lakeview Loan Servicing, LLC, PO Box 840, NY 14200
15399247		Syncb/home Dsn Outdr L
aty	*P++	LISA M SWOPE, NEUGEBAUER & SWOPE P C, 219 SOUTH CENTER STREET P O BOX 270, EBENSBURG PA 15931-0270, address filed with court:, Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
15404365	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15399994	*+	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

TOTAL: 11 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Christopher A. DeNardo	

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on behalf of Creditor Rushmore Loan Management Services LLC logsecf@logs.com

Christopher A. DeNardo

on behalf of Creditor JPMORGAN Chase Bank National Association logsecf@logs.com

Garry Alan Masterson

on behalf of Creditor Ford Motor Credit Company LLC pitecf@weltman.com

Gary W. Darr

on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com

Jodi Hause

on behalf of U.S. Trustee Office of the United States Trustee jodi.hause@usdoj.gov
David.A.Berry@usdoj.GOV;Steven.W.Albright@usdoj.GOV

Keri P. Ebeck

on behalf of Creditor Bank of the West its assignees and/or successors in interest kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com

Keri P. Ebeck

on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Keri P. Ebeck

on behalf of Creditor Harley-Davidson Credit Corp. kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Kristen D. Little

on behalf of Creditor JPMORGAN Chase Bank National Association kdlittleecf@gmail.com

Lawrence W. Willis

on behalf of Debtor Brian A Lauritsen ecf@westernpabankruptcy.com
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Lawrence W. Willis

on behalf of Joint Debtor Bobbie M Lauritsen ecf@westernpabankruptcy.com
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Lisa M. Swope, Chapter 7 Trustee

on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com,
PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com

Lisa M. Swope, Chapter 7 Trustee

lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Thomas E. Reilly

on behalf of Creditor Swift Financial LLC, as servicing agent for WebBank ecf@tomreillylaw.com

TOTAL: 17